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Testimony of
Representative Matthew Lesser, 100th District
February 15, 2011

In Support of SB 361, An Act Preventing the Use of Credit Scores by Certain Employers
in Hiring Decisions

Representative Zalaski, Senator Prague, Representative Rigby, Senator Guglielmo,
distinguished vice chairs and honorable members of this committee,

I wish to testify in support of SB 361, *AN ACT PREVENTING THE USE OF CREDIT
SCORES BY CERTAIN EMPLOYERS IN HIRING DECISIONS*.


I want to first thank Senator Looney for introducing this important legislation.

In the year 2011, it is difficult to enough to find a job. Unfortunately, many employers
are now looking at a prospective employee's credit history before choosing to offer them
a job.

This means that those people who most need jobs – people who have been out of work
for a while, who have maxed out their credit cards and exhausted their savings, have an
additional barrier to employment.

But most significantly, in the years this bill has been before the General Assembly, we
have still yet to hear any evidence that there is any correlation between an employee's
credit score and their job performance.

Simply put, people have bad credit for many reasons, anything from a poor financial
decision as a college student to major medical events to having been the victim of
identity theft.



Connecticut has been at the lead in addressing this issue – then State Rep. Gary LeBeau, who has since left us for the other chamber, introduced a bill to tackle the issue in 1994. When I introduced a similar bill in 2009, Connecticut was at the lead in identifying this problem. However in the two intervening years, the recession has made clear that tackling this issue is urgently needed and a no-cost way to help jobseekers.

Recently, Hawaii, Illinois, Oregon and Washington have all passed legislation limiting the practice, and legislation has been introduced in Congress and in more than half the states.

Additionally, the federal Equal Employment Opportunity Commission has recently filed lawsuits alleging that using a credit check for employment decisions has a discriminatory impact on the basis of race.

In the past, the General Assembly has heard concerns from some parties that employers have special concerns over the background of certain employees with access to large amounts of money. With that in mind, Senate Bill 361 specifically exempts financial institutions.

I believe this bill should have no fiscal note, but will have a significant impact on the lives of many of our unemployed constituents. I respectfully urge favorable action and thank the Committee for its time.

Sincerely,

Matt Lesser
State Representative